

FINANCING

Your Barndominium Build

This is not legal advice or directly from a particular lender. All financial institutions have their own guidelines for lending. This is our opinions based on what we've experienced/seen in the lending space.

The Basics...

- Building a barndominium on a permanent foundation
- 50% of the structure is living square footage
- Acreage is not considered a working farm/ranch

Do you need a down payment?

Many lenders will have a maximum % of the total value that they will lend towards your barndominium build.

This doesn't always mean bringing cash to the table.

Can you DIY Contract or Build?

YES! This will vary by lender what they allow. However, being able to demonstrate your skills + capability as a GC can give you the best chance at a yes. That's why we recommend going through The Barndominium Planning Guide + Barndominium Budget Sheet before interviewing potential lenders.

VA Loans

VA lenders can be barndominium friendly. Please note that a lot of them we've worked with do not permit DIYing.



Don't stop here! We cover all of the questions you need to ask when deciding on a loan for your land +/- or barndo in the Barndominium Planning Guide!

Scan the Code for more!

